

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Susan R. Ryan**  
Debtor(s)

Bankruptcy Case No.: 15-21019-GLT  
Related to Docket No. 75  
Chapter: 13  
Docket No.: 76 – 75  
Concil. Conf.: July 18, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **May 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **June 14, 2019**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **July 18, 2019** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: April 15, 2019

cm: All Creditors and Parties In Interest



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Susan R. Ryan  
 Debtor

Case No. 15-21019-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 213

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

jdb #+Susan R. Ryan, 9033 Maple Street, Pittsburgh, PA 15239-1627  
 14017466 Chase/Slate, PO Box 15153, Wilmington, DE 19886-5153  
 14017469 +Duquesne Light Company, PO Box 61, Pittsburgh, PA 15122-0061  
 14017471 +I Care Medical LLC, PO Box 5657, Johnstown, PA 15904-5657  
 14017473 +Juniper/Barclays, PO Box 13337, Philadelphia, PA 19101-3337  
 14031939 +Lakeview Loan Servicing LLC, M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288  
 14017476 +Peoples, PO Box 747105, Pittsburgh, PA 15274-7105  
 14048476 +Peoples Natural Gas Company LLC, 225 North Shore Drive, Suite 300,  
 Pittsburgh, PA 15212-5860, Attn: Dawn Lindner  
 14017477 +Premier Medical Associates, PO Box 644985, Pittsburgh, PA 15264-4985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14017470 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 16 2019 03:02:47 Honda Financial Services,  
 PO Box 7829, Philadelphia, PA 19101  
 14027923 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 16 2019 03:02:47  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088, 866-716-6441  
 14051670 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 16 2019 03:04:36  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14077965 +E-mail/Text: bncmail@w-legal.com Apr 16 2019 03:02:47 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14067830 +E-mail/Text: bncmail@w-legal.com Apr 16 2019 03:02:47 COMENITY CAPITAL BANK,  
 C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14017464 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 16 2019 03:03:49 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 14017465 E-mail/PDF: gecsedirecoverycorp.com Apr 16 2019 03:04:24 Care Credit/Synchrony Bank,  
 PO Box 960061, Orlando, FL 32896-0061  
 14067108 +E-mail/Text: bankruptcy@cvps.com Apr 16 2019 03:02:53 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14017467 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 16 2019 03:02:58 Credit Management,  
 P.O. Box 16346, Pittsburgh, PA 15242-0346  
 14017468 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 16 2019 03:05:14 Credit One Bank,  
 P.O. Box 60500, City of Industry, CA 91716-0500  
 14068746 +E-mail/Text: kburkley@bernsteinlaw.com Apr 16 2019 03:03:11 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 14017472 +E-mail/PDF: gecsedirecoverycorp.com Apr 16 2019 03:03:45 JCP/Synchrony Bank,  
 PO Box 960090, Orlando, FL 32896-0090  
 14077710 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 16 2019 03:04:34  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14017474 E-mail/Text: camanagement@mtb.com Apr 16 2019 03:02:16 M&T Bank, PO Box 62182,  
 Baltimore, MD 21264  
 14081480 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 16 2019 03:03:51  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14017475 +E-mail/Text: recovery@paypal.com Apr 16 2019 03:02:02 Paypal, 2211 North First Street,  
 San Jose, CA 95131-2021  
 14022128 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2019 03:02:27  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 14017478 E-mail/PDF: gecsedirecoverycorp.com Apr 16 2019 03:04:24 Sam's Club/Synchrony Bank,  
 PO Box 530942, Atlanta, GA 30353-0942  
 14017479 +E-mail/Text: paymentposting@thecmigroup.com Apr 16 2019 03:03:17 The Affiliated Group,  
 3055 41st NW, Suite 100, Rochester, MN 55901-9013  
 14017480 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Apr 16 2019 03:01:59  
 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 14017481 E-mail/PDF: gecsedirecoverycorp.com Apr 16 2019 03:04:25 Wal-Mart/Synchrony Bank,  
 PO Box 530927, Atlanta, GA 30353-0927  
 14017482 +E-mail/PDF: gecsedirecoverycorp.com Apr 16 2019 03:05:04 Wal-Mart/Synchrony Bank,  
 PO Box 965024, Orlando, FL 32896-5024

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr M&T Bank as servicer for Lakeview Loan Servicing L  
 cr\* +Penn Hills School District, c/o Maiello, Brungo & Maiello, LLP, 3301 McCrady Road,  
 Pittsburgh, PA 15235-5137

District/off: 0315-2

User: jhel  
Form ID: 213

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Apr 15, 2019

14041999      ##+Penn Hills School District,      c/o Maiello Brungo & Maiello, LLP,      3301 McCrady Road,  
Pittsburgh, PA 15235-5137

TOTALS: 2, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Andrew F Gornall      on behalf of Creditor      M&T Bank as servicer for Lakeview Loan Servicing LLC  
andygornall@latouflawfirm.com  
Glenn R. Bartifay      on behalf of Debtor Ernest O. Ryan gbartifay@bartifaylaw.com,  
sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
James Warmbrodt      on behalf of Creditor      M&T Bank as servicer for Lakeview Loan Servicing LLC  
bkgroup@kmlawgroup.com  
Jennifer L. Cerce      on behalf of Creditor      Penn Hills School District jlc@mbm-law.net  
Kenneth M. Steinberg      on behalf of Joint Debtor Susan R. Ryan julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Matthew John McClelland      on behalf of Creditor      M&T Bank as servicer for Lakeview Loan  
Servicing LLC bkgroup@kmlawgroup.com  
Natasha Alejandro      on behalf of Debtor Ernest O. Ryan alejandrolawoffice@gmail.com  
Office of the United States Trustee      ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft      on behalf of Creditor      Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Peter J. Ashcroft      on behalf of Creditor      Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour      cmecf@chapter13trusteedpa.com  
Ronda J. Winnecour      on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
TOTAL: 12